

20 (amended). A system for facilitating a plurality of stored value products, the system comprising:

- a database facilitating the storage and retrieval of customer data, merchant data, and a plurality of objects;
- a transaction capture module configured to receive transaction data from a point-of-sale terminal configured to receive at least one of said plurality of stored value products; and
- a database server configured to support each of said stored value products, to receive said transaction data from said transaction capture module, and to route said transaction data among said plurality of stored value products;

wherein each of said stored value products comprises a plurality of objects retrieved from said database, and wherein each of said plurality of objects provides a function that is available to each of the plurality of stored value products such that each of said plurality of stored value products is allowed to retrieve said customer data and said merchant data from said database.

29 (amended). A method of facilitating financial transactions at a server, the method comprising the steps of:

- selecting a first plurality of objects from [said] a repository of objects to form a first stored value program, said first stored value program corresponding to a first financial product;
- selecting a second plurality of objects from said repository of objects to form a second stored value program, said second stored value program corresponding to a second financial product; and
- accessing a database comprising consumer information and merchant information such that said first and second stored value programs interact with said database via said first and second